City of San José
Voluntary Employees' Beneficiary Association

Accessing your City of San José VEBA Plan for reimbursement of eligible health care expenses and insurance premiums.

CITY OF SAN JOSE
DEFERRED COMPENSATION PLAN
PLAN • SAVE • GROW

VOYA FINANCIAL

Voya Financial® partners with Total Administrative Services Corporation (TASC), to offer administration, online tools, and services for the City of San José's Voluntary Employees' Beneficiary Association (VEBA). Now that you are retired, or left employment, the vested balance in your account can be accessed for reimbursement of eligible health care expenses and insurance premiums. The contributions to your account were determined in accordance with the terms of your formal plan document. Please contact City of San José Human Resources Department regarding the specific terms of the contribution arrangement you were eligible to receive.

The purpose of this letter and guide is to assist you with the management of your account and explain how to receive reimbursement for eligible health care expenses.

Please take the time now to log in to your online account.

1. Go to **https://www.voya.com/hra.**
2. Click **Access Your Account.**
3. Click **New User** to register.
4. Fill in the requested fields and set your Username, Password, and Security Question.
5. Click **Register Account.** The Profile page opens.
6. Confirm your Profile information, update as necessary.
7. Click **Update Profile.** The Welcome page opens.
8. Click **Open My Account.** The Home page opens.

Your online account offers a variety of tools, including the ability to file claims, upload receipts, view eligible expenses lists, generate statements on demand, print forms, view account balance information, view claim history, view payment history, and much more. You may find it helpful to review the **Voya Q & A FHRA** guide (from your account, click **Forms**).

Your VEBA account may allow you to invest contributions in multiple investment funds. As required by law, all of the assets in your VEBA account are held in trust by the plan "trustee." Contributions to your account will be held in a default fund established by the City of San José as the Plan Sponsor until you establish investment allocations for your account (if investment options are available for your plan). Refer to the enclosed **Online Investment Tool Kit Guide** for detailed instructions on how to make investment allocations, change your username, generate statements on demand, etc. Additionally, the Investment Tool Kit hosts links to information you may find helpful when making investment choices including: fund fact sheets, fund performance history, fund fact sheets, and general market information.

As a participant who is also eligible to submit claims under the Plan, you may use the balance in your account to reimburse yourself for certain qualified health care expenses that you (and your spouse or dependents, if applicable) have incurred as of the effective date you became claims eligible.

To receive your reimbursement, simply file your claims online using the enclosed **Online Claim Filing and Secure Receipt Upload Instructions;** print a copy of your claim confirmation, attach copies of documentation supporting the expenses, and securely upload, fax, email, or mail them to TASC*:

Toll-Free Claims Secure eFax: (866) 450-1480
Email: claims@tasconline.com
Mail: Total Administrative Services Corporation (TASC)
P.O. Box 7213
Madison, WI 53707-7213

*It is suggested that you keep copies of these materials for your files since they cannot be returned.

All claims and receipts for reimbursement of eligible expenses received by the midnight cut-off time each Wednesday will be included in the next claim reimbursement batch on Friday of the following week. (Please refer to the **Processing Schedule** on the Forms tab at **https://www.voya.com/hra** for exceptions to the general reimbursement turnaround schedule.) Claim reimbursements will be issued via check; otherwise, reimbursements can be conveniently deposited directly into your checking or savings account. To sign up for this free direct deposit service, simply submit a **Direct Deposit Authorization Form** with a voided check or savings account deposit slip. This form can be obtained from the online Forms library or requested from TASC Customer Care.

Please provide your email address for efficient correspondence regarding your account. Your email address or other private information will not be shared with third parties. By providing your email address, you will receive claim confirmations, notification of reimbursements, claim denial notifications, account statements, and information regarding any regulatory changes that affect your plan, as well as important reminders, such as holiday processing schedule changes. Please log in to your account or contact TASC Customer Care to add or update an email address to your account profile.

In the event of your death, it is important that the Executor of your Estate contact TASC if you have a remaining account balance in the VEBA account at the time of your death, as the remaining benefit balance may be transferrable to a surviving spouse or eligible tax-dependent. The plan does not allow you to designate a beneficiary due to specific regulatory criteria regarding eligibility for a successor account transfer. TASC will help your executor determine if the account is eligible for transfer. Upon receipt of a copy of the death certificate, on your behalf, the estate may receive reimbursement for any final medical expenses that were incurred regardless of eligibility to transfer the account. (Please note, funeral and burial expenses are **not** considered medical expenses and, therefore, are not eligible for reimbursement.)

Questions?

Thank you for participating in the City of San José VEBA Plan! We look forward to providing administration services for you. If you have any questions about the administration of the Plan or your individual account, please contact TASC.

Voya's San José Service:
Telephone: (877) 464-4748
Office Hours: Voya representatives are available every Wednesday from 9:00 a.m. – 3:00 p.m. PT in the Human Resource Department at City Hall.

TASC's Call Center:
Email: svchelp@tasconline.com
Toll-free: (866) 678-8322
Office Hours: 7:30 a.m. – 6:00 p.m., CST
Monday – Friday

Online Investment Tool Kit Guide

Online Investment Tool Kit Guide

What is the Investment Tool Kit?

The assets in your City of San José Voluntary Employees' Beneficiary Association account are invested in mutual fund(s) that have been pre-selected for the plan by the Plan Fiduciary. You may also have the option of moving money between available investments depending on the provisions of your plan.

1 Login

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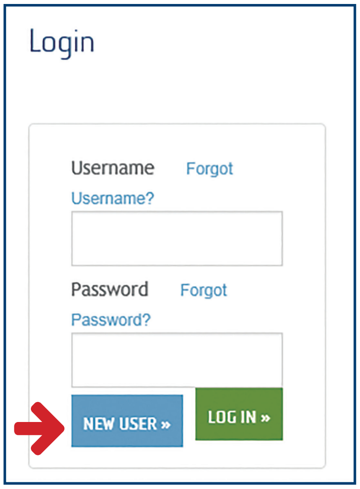
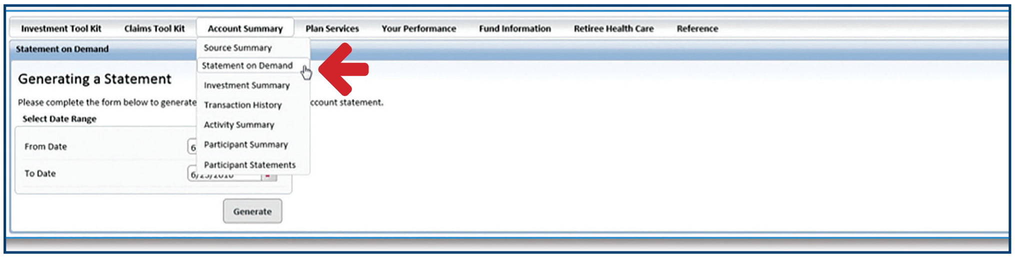


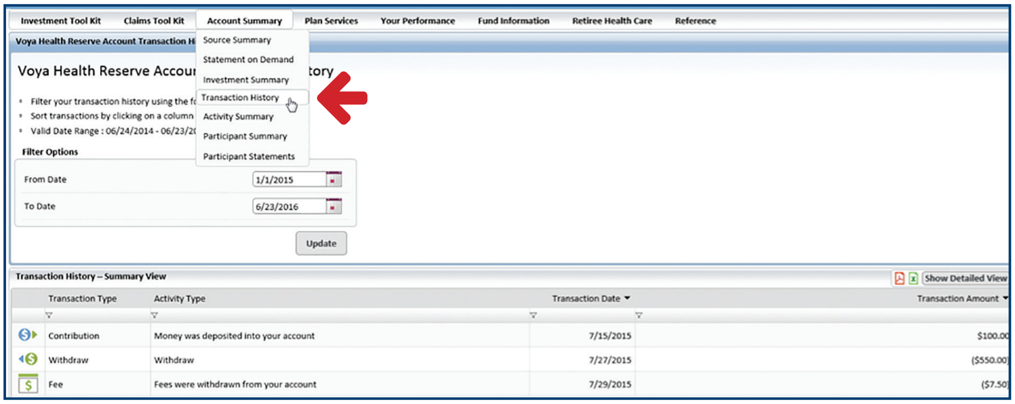
2 How Do I Generate a Statement on Demand?

Investment Statements are made available online on a quarterly basis following the end of the quarter and an annual basis following the end of the plan year. If you need an investment statement at any other time, under Account Summary, click Statement on Demand. Select the time period, then click Generate. Statements can be saved as PDF or Excel to your own computer.



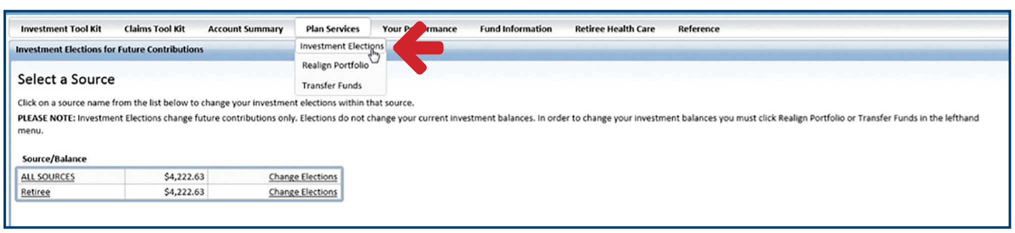
3 Where Can I Find my Historical Transactions?

You can look up transactions that occurred within your Investment Accounts. The system makes available two years of history of all transactions of your account. Under Account Summary, click Transaction Summary and enter a From Date (MM/DD/YYYY) or click on the Calendar to select a date. Enter a To Date (MM/DD/YYYY) or click on the Calendar to select a date, then Click Update.



4 Where do I Change How My Contributions Are Invested?

Under Plan Services, click Investment Elections. Click Change Elections under ALL SOURCES to have your contributions invested in the same funds across all sources, or if you have more than one source and would like to have different investment elections in each source, click on Change Elections under each individual source. Using the dropdown boxes, select a percentage for those investment elections that you would like your future contributions to be invested in. Please note, to successfully submit your Investment Elections, change the new percentages must equal 100%. Click on Submit Investment Elections.



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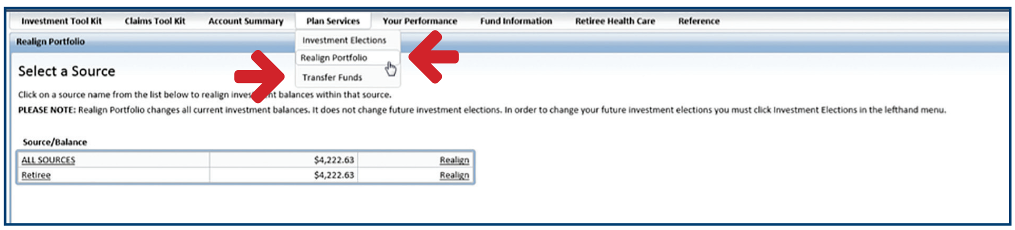
How Do I Change Where my Current Balance is Invested?

You have two options to change your current investment allocation: 1) Realign Portfolio or 2) Transfer Funds. You can realign your entire balance to fit into percentages for each fund or you can pick and choose how much of your current balance goes into each fund, by percentage or by dollar amount. To realign your current balance, under Plan Services, click Realign Portfolio. You have the option to realign all of your sources, if you have more than one source, or you can realign by source. Click Realign to the right of your source. Under Current %, you will see what percentage of your current balance is in each fund. Under New %, you will select the percentage of your current balance that you want in each fund.

If you would like to transfer funds rather than realign, click Transfer Funds. Again, you have the option to transfer all of your sources, or you can transfer by source. Click Transfer to the right of your source. You must select a Transfer Type, Dollar to Dollar, or Percent to Percent. Select your investment. The amount or percent that is available to transfer out of the fund appears at the bottom next to Transfer Amount. Enter in the amount to transfer out of the fund. Click Continue. In the next screen, you will select where you want to place the amount that you are going to transfer into the remaining fund(s). The amount to transfer is reflected under Amount Remaining. When you have placed the amount, click Transfer.



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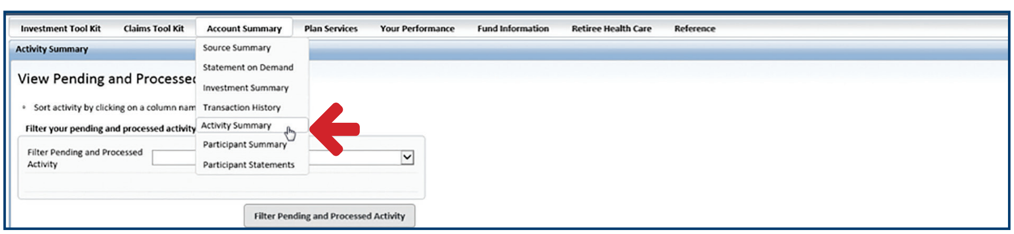
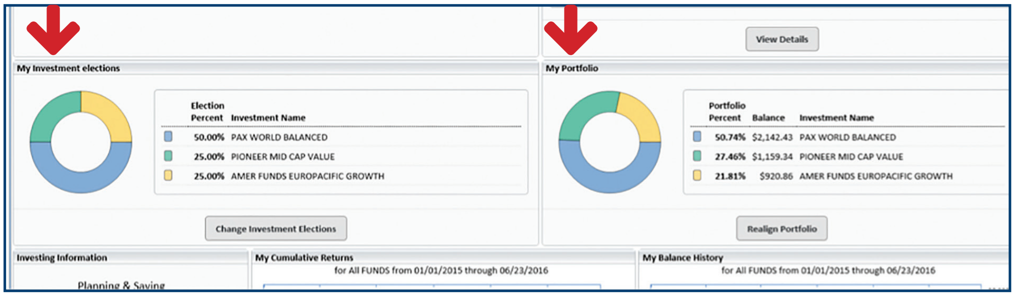
How Do I Know if My Request Has Been Received?

Under Account Summary, click Activity Summary. Any pending activity will be present here. Should you wish to cancel any transaction in pending status, click Cancel. You will also see at the top right corner of your screen: Pending Activity in red. If you click on it, it will automatically bring you to the Activity Summary screen.



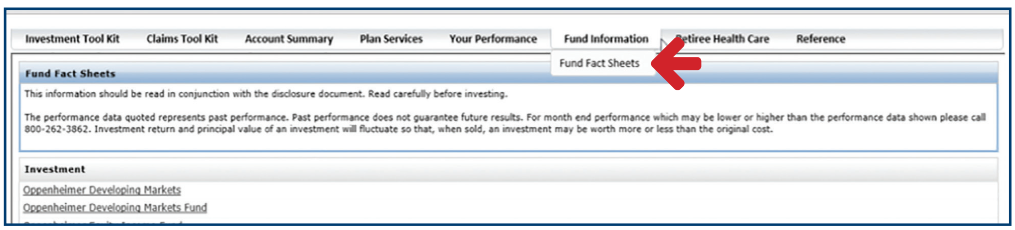
7 How Do I Know if My Request Has Been Processed?

On the home page, you can see at a glance your new Investment Elections and or Investment allocation. Please note, Investment Election changes are an overnight process and Realignments/Transfers may take up to three days to process. For more detail, under Account Summary, click Investment Summary. In addition, a confirmation letter will be mailed to your home address the following business day after your request has been processed.



8 Where Can I Find Fund Fact Sheets for the Funds?

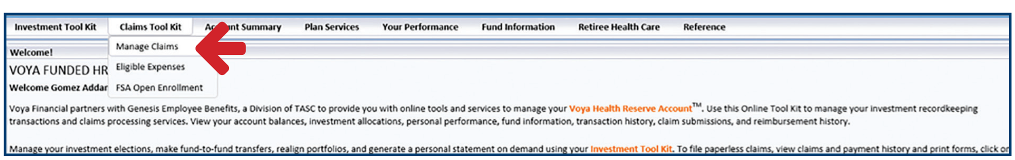
Throughout the Investment Tool Kit, each time you see a fund that is underlined, you may click on the fund to view current fund performance and other information. To view more detailed information, go to the Fund Information category and click Fund Fact Sheets. Simply click the Fund Name to download a Fund Fact Sheet.



9 How Do I Access information About Claims?

After you become claim active, you will be able to file claims for reimbursement from your Voya Health Reserve Account™. Under the Claims Tool Kit, you have several options. You can click on Manage Claims to be redirected to your Claims Tool Kit, upload your receipts securely, view a comprehensive listing of eligible expenses, or search forms to download. Refer to the Online Claim Filing Instructions for details.

For claims submission, please see document entitled Step-By-Step Instructions for Online Claim Filing and Secure Receipt Upload. You can find this document in the Forms section of the Claims Tool Kit.



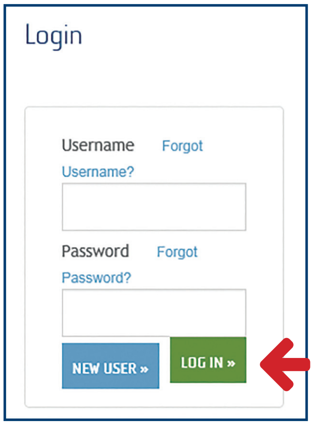
Online Claim Filing

What is Online Claim Filing?

Online claim filing is the fastest way to file your claims for reimbursement. Before you begin, be sure to have the valid receipt(s) for your expenses handy. If you have your receipts saved on your computer, you can save yourself a trip to the fax machine or post office by using the online secure receipt upload to submit them electronically when you file your claim. If you only have paper copies of your receipts, you can still file your claims online, and then send your receipts via fax, email, or mail to TASC.

1 Login

1. Go to **https://www.voya.com/hra.**
2. Click **Access Your Account**.
3. Fill in **Username** and **Password**
4. Click **Open my Account.**
5. On the Home page under Claims Tool Kit, click **Manage Claims** to be redirected to the **Claims Tool Kit.**



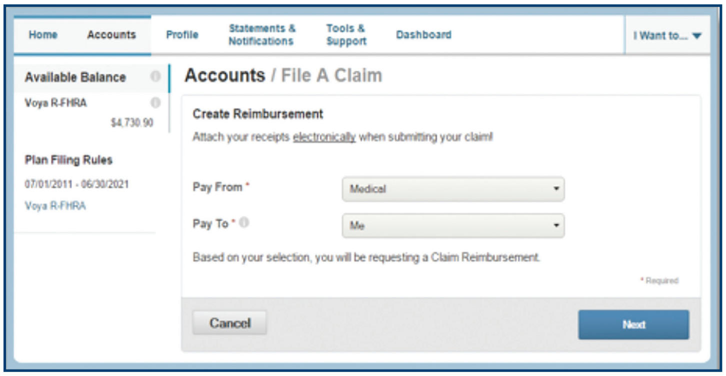
Note: The system will automatically time out after five minutes of inactivity and automatically time out after 60 minutes of continuous activity. This is to assist in protecting your private information have paper copies of your receipts, you can still file your claims online, and then send your receipts via fax, email, or mail to TASC.

2 File Claims or Review Accounts

Log in to the Claims Tool Kit based on your login type. Once on the Claims homepage, you can view the accounts you are enrolled in, account balances, and claim history. To file a claim click **File a Claim.**

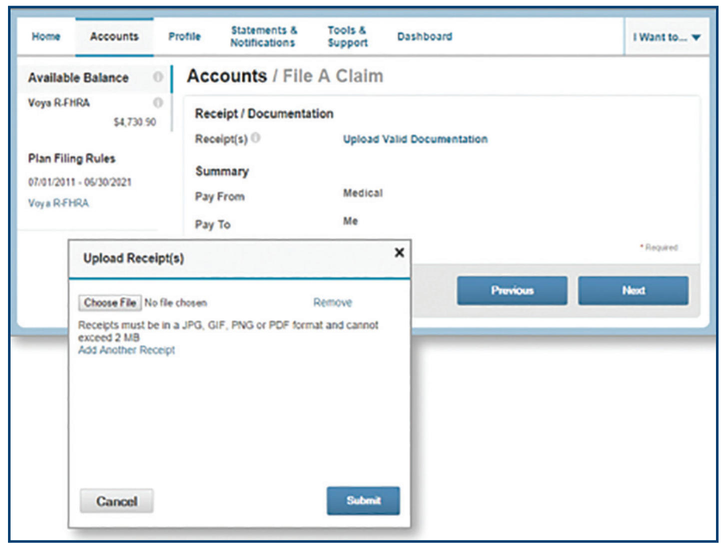
Note: Your plan requires claims to be submitted within 365 days following the date of service for payment.

3 Click on the Type of Expense you Wish to File.



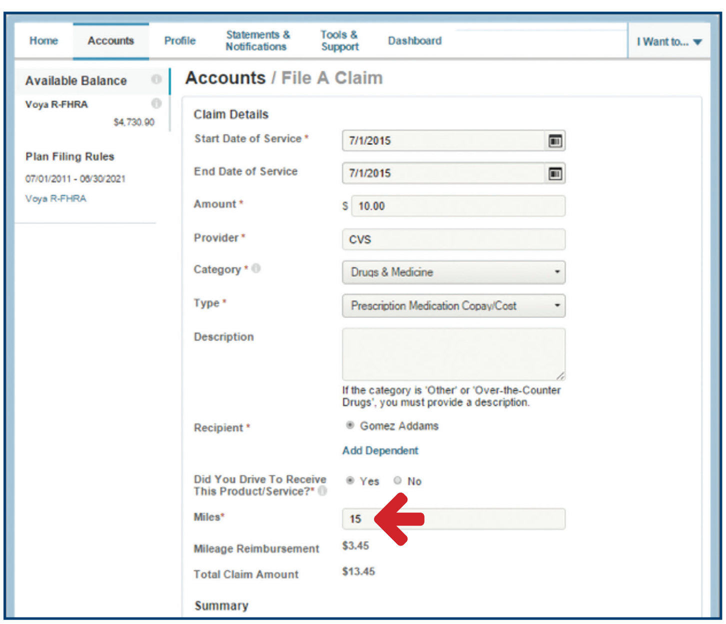
4 Upload Receipts

After clicking **Next**, the Accounts/File A Claim page displays. You may also skip this step and add receipts later. To upload a receipt, click **Upload Valid Documentation**. Browse in your computer to find the receipt that you have saved to your computer (JPG, GIF, PNG, or PDF formats). If you have multiple receipts, you can repeat the receipt upload process an unlimited number of times. Click **Next** when finished.



5 Enter Claim Information

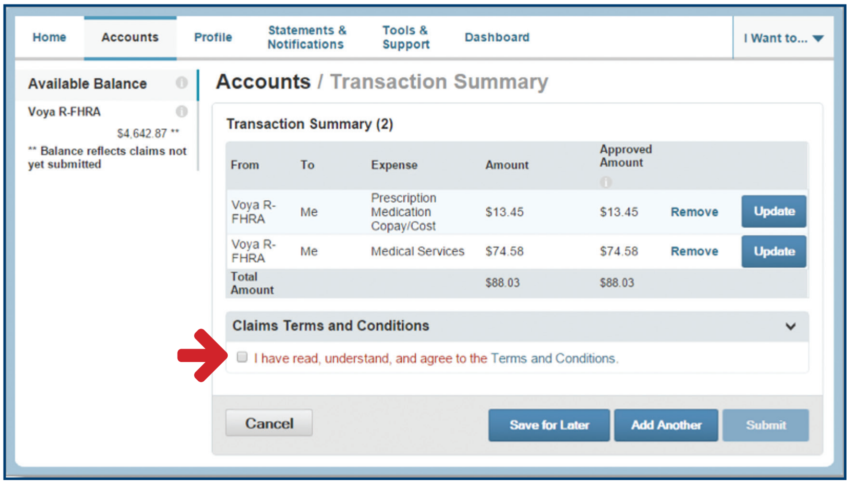
Enter the information from your claim, completing all required fields, designated with an asterisk (*).



Enter the number of miles you traveled for this product or service, and the system will calculate your mileage reimbursement, based on the IRS designated reimbursement rate. A receipt is not required for mileage.

6 Enter Multiple Claims

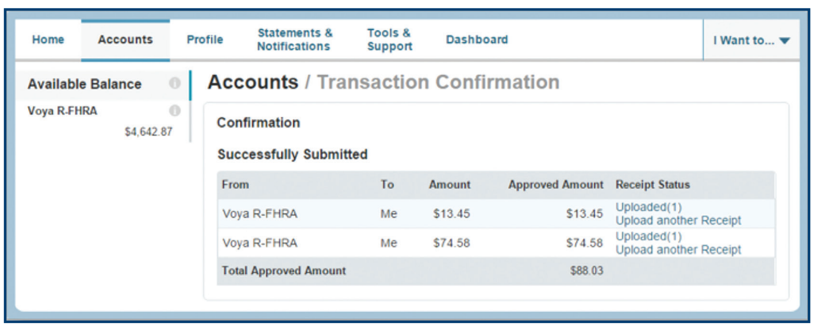
If you are entering more than one claim, add additional claims by selecting **Add Another** and repeat the steps starting on page 2. You can see how many claims you have entered by viewing the Claims Basket in the upper right corner of the screen. When finished click **Submit**.



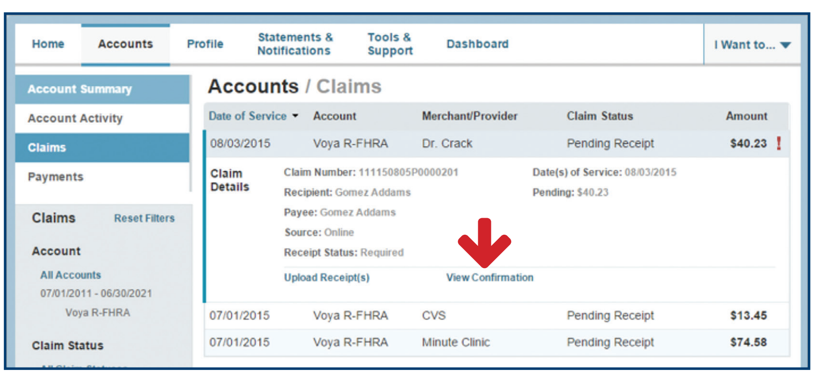
The Submit button will not be enabled until you check the Terms and Conditions box.

7 Claims Confirmation Page

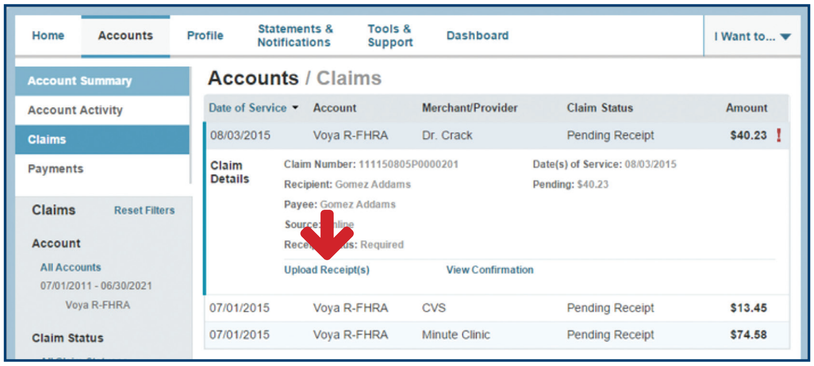
After you submit the Claims Basket, you will see the Accounts/Transaction Conformation page.



If you plan to fax or mail your receipts after you have submitted a claim, a copy of your Claim Confirmation is required with your receipts so we can match them up accordingly.



Click **View Confirmation** and save a copy as a .pdf or print it; either can be submitted with your receipts.



To upload a receipt for a previously filed claim, click **Upload Receipt(s)** and follow the instructions.

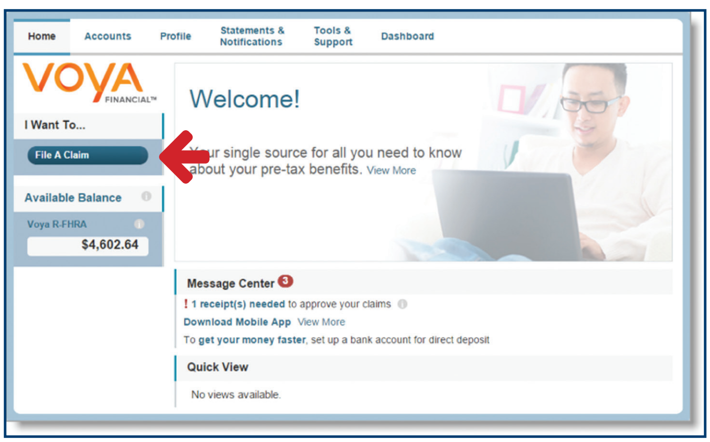
Important Tips:

- There are several ways to save receipts electronically, including:
  - Scan your receipts using a scanner connected to your computer to create the file(s).
  - Download receipts like Explanations of Benefits (EOBs) directly from your health insurance company's website.
  - Take a digital picture of your receipts and save it on your computer.
- Each receipt must contain the date of service, product name or description of service provided, provider name, and recipient name (unless it is a store receipt for prescriptions or eligible over-the-counter items).
- Explanations of Benefits (EOB) documents from your health insurance provider contain all of the information necessary to substantiate your claims. If you have an EOB for your expense, it is not necessary to send additional documentation.

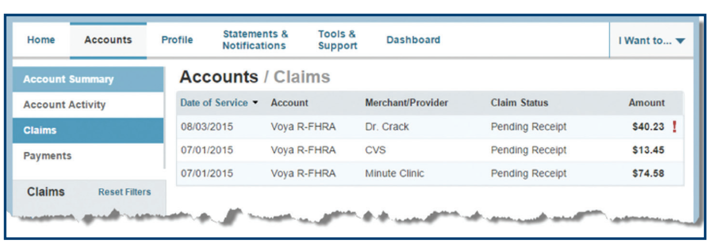
Attaching Receipts for Denied Claims

You can upload a receipt for a denied claim if the denial code allows a new receipt to be uploaded. If you have denied claims requiring new receipts, an alert displays on the Home page, as it currently does for claims requiring receipts.

1 Click on the underlined blue text **receipt(s) needed** in the Message Center.



2 The following screen will appear which will allow you to view which receipts are still needed. Click on the claim you want to upload a receipt for and the follow the instructions in **step 4**.



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Office Hours: 7:30 a.m. – 6:00 p.m., CST Monday – Friday

https://www.voya.com/hra

You should consider the investment objectives, risks, charges and expenses of the variable product and its underlying fund options offered through a Health Reserve Account carefully before investing. The information booklets and underlying fund prospectuses containing this and other information can be obtained by contacting your local representative. Please read the information carefully before investing.

Funding Agreements under a Health Reimbursement Arrangement are long-term investment vehicles which allow you to allocate employer contributions among variable investment options that have the potential to grow tax free. Account values fluctuate with market conditions; when withdrawn the principal may be worth more or less than original amount invested.

A Health Reserve Account is not an insurance policy. Third party administration services are provided by Total Administrative Services Corporation (TASC). TASC and Voya Financial® are not affiliated entities.

This information is provided as general guidance. It is not intended to be legal or tax advice. Any taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor. This information is not intended to be considered tax or investment advice.

Not FDIC/NCUA/NCUSIF Insured I Not a Deposit of a Bank/Credit Union I May Lose Value I Not Bank/Credit Union Guaranteed I Not Insured by Any Federal Government Agency

Insurance products issued by Voya Retirement Insurance and Annuity Company, One Orange Way, Windsor, CT 06095-4774. **Securities are distributed by Voya Financial Partners LLC (member SIPC).** All companies are members of the Voya ® family of companies. **Securities may also be through other broker-dealers with which Voya has selling agreements.** Insurance obligations are the responsibility of each individual company. Product and services may not be available in all states. Voya Institutional Trust Company is the trustee of the Voya Health Reserve Account.

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